



TO 3628

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/387,764  
Filed : September 1, 1999  
Applicant : Ganesan, et al.  
Title : Electronic Billing With Updateable  
Electronics Bill Summary

TC/AU : 3628  
Examiner : Nga B. Nguyen

Docket No. : 23952-0016  
Customer No. : 29052

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**AMENDMENT AND RESPONSE TO OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action mailed April 6, 2005, Applicants submit the following amendments and remarks and the attached Petition For Extension of Time Under 37 C.F.R.

§1.136. In light of these amendments and remarks, Applicants respectfully assert that the all of the claims of the patent application are patentable, and that the application be allowed.


**The Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 12 of this paper.

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**Certificate of Mailing Under 37 C.F.R. § 1.8(a)**

I hereby certify that this paper, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service on September 6, 2005, with sufficient postage as first-class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
Malvern U. Griffin II